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Introduction

This report tracks changes in the cost of living, particularly for vulnerable and disadvantaged South Australians.

The first part uses the Australian Bureau of Statistics' Selected Living Cost Indexes (ABS, 2016a) and Consumer Price Index (ABS, 2016c) to show key changes in the cost of living in the last quarter and over the last 12 months.

As a summary measure, the Selected Living Cost Indexes are preferred over the better known Consumer Price Index (CPI) because the CPI is technically not a cost of living measure. It tracks changes in the price of a specific basket of goods, but this basket includes goods and services that are not part of the expenditure of all households, and poor households in particular. When considering the cost of living, this is important because if expenditure on bare essentials makes up the vast bulk (or entirety) of expenditure for low income households, then price increases in those areas are crucial whilst price increases or decreases on other discretionary goods are less relevant. However, increases in the prices of bare essentials may be masked in the generic CPI by rises or falls in other goods and services in the CPI basket.

The Selected Living Cost Indexes use a different methodology to CPI (see Appendix: Explanatory Note 1) and they disaggregate expenditure into a number of different household types (ABS, 2016b), although this *Cost of Living Update* focuses on the "Aged Pension" and "Other government transfer recipients" (hereafter "other social security recipients") figures, as these are likely to represent the more disadvantaged households. While the Selected Living Cost Indexes also have limitations in tracking cost of living changes for these groups (see Explanatory Note 2), they do provide a robust statistical base, a long time series, and quarterly tracking of changes – all of which is useful data for analysis. This report also adds to the Selected Living Cost Indexes by putting a dollar value on the changes, and by using disaggregated CPI data to summarise changes in prices of key items.

SACOSS *Cost of Living Updates* sometimes also contain a second section with a more in-depth analysis of cost of living trends in one key area of concern in relation to cost of living pressures on vulnerable and disadvantaged South Australians. This issue contains a brief summary of survey responses of 500 low income households asking them to identify the major cost pressures on the household budget and whether those pressures have got better or worse over the last year.

SECTION 1: June Quarter 2016 Cost of Living Changes

Prices

In the June 2016 quarter, the cost of living (as measured by the ABS Selected Living Cost Indexes) for age pensioners and other social security recipients rose by 0.5%. CPI in the same period rose by slightly less at 0.4% nationally, but 0.5% in Adelaide (ABS, 2016a; ABS, 2016c).

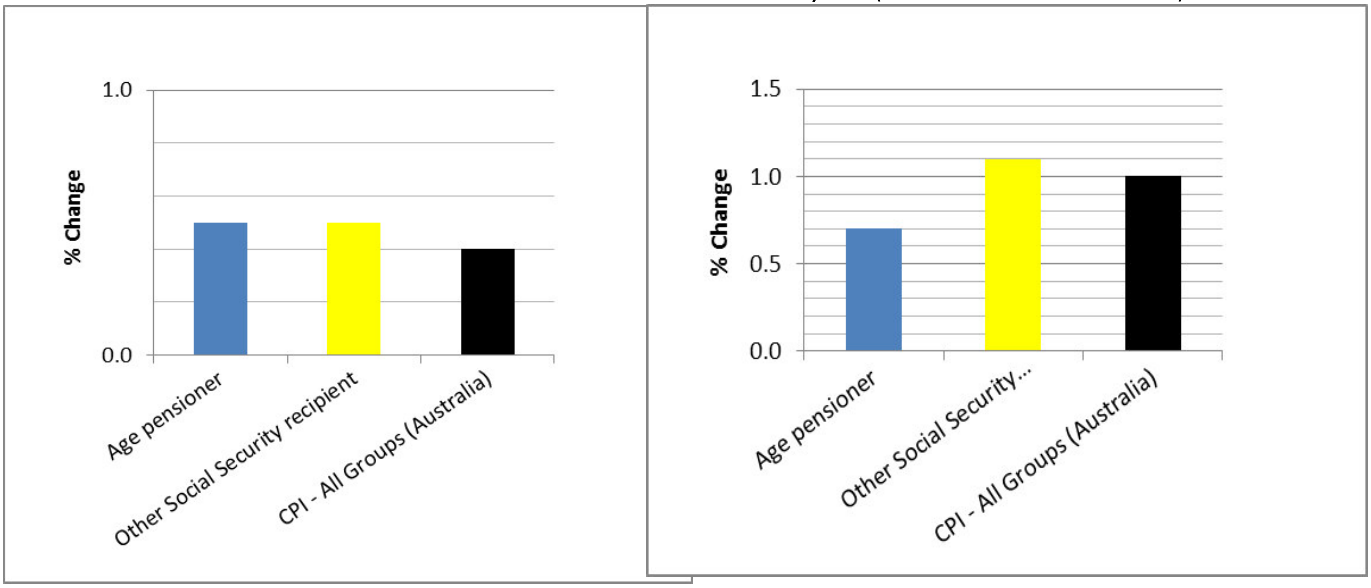
Over the last year (June Qtr 2015 – June Qtr 2016), the living cost indexes for age pensioners rose by 0.7% and for other social security recipients by 1.1%, by comparison to the generic CPI rise of 0.7% in Adelaide and 1% nationally (ABS, 2016a, 2016c).

The June quarter figures overall showed a return to modest price inflation after the previous quarter of deflation. The living cost rises were broadly in line with CPI, although over the course of the year living costs for age pensioners went up by less than the CPI.

Figure 1: Increases in Living Costs June Qtr 2016

June Qtr 2016

Last year (June 2015 – June 2016)



These overall figures can be disaggregated to track changes in the price of key basic goods and services in the last quarter both in Adelaide and nationally. These are shown in Table 1 over the page, with the ABS suggesting that the rise in health costs was driven by increases in private health insurance premiums, and transport cost increases reflected the increase in petrol prices from a 12-year low in the last quarter (ABS, 2016a).

Table 1: Cost of Living Changes June Qtr 2016 by expenditure type

Cost of Living Area	Adelaide CPI June Qtr change %	National CPI June Qtr change %	Adelaide CPI June 2015-June 2016 %	National CPI June 2015–June 2016 %
Food	-0.2	-0.3	-0.4	-0.1
Housing	-0.4	0.4	0.4	1.3
Rent	0.2	0.2	1.0	0.7
Utilities	-2.4	-0.2	-2.9	-0.4
• Electricity	-4.7	-0.4	-7.7	-2.0
• Water	0.0	0.0	1.7	2.6
• Gas	0.0	0.3	3.8	0.8
Health	3.6	2.6	4.5	4.5
Transport	0.7	1.0	-3.2	-2.8
CPI All Groups	**0.5**	**0.4**	**0.7**	**1.0**

(Source: ABS, 2016c)

Incomes

Given that social security recipients have very low incomes, it is unlikely that any or any significant amount of the weekly benefit can be saved – at least for those not able to supplement their government payments with other incomes. For someone on the base level of benefits (with no rent assistance), and assuming that they spend all their income, SACOSS calculates that the dollar value of changes in the cost of living are as shown in Table 2.

Table 2: Cost of Living Changes June Qtr 2015 –June Qtr 2016

	Base Allowance + Supplements (30 June 15)	Selected Living Cost Index change	Living Cost Change per week $	Base Allowance + Supplements (30 June 16)	Change in rates of same benefits $	Net Result $pw
Age Pensioner (Single)	$430.10	0.7%	$3.01	$436.95	$6.85	+$3.84
Newstart with two FTB children	$544.67	1.1%	$5.99	$553.51	$8.84	+$2.85

(Source: Calculated from data in Centrelink, 2015, 2016; ABS, 2016a.
For details of calculation, see Explanatory Note 3 in the Appendix here)

That is to say, for those whose only source of income is a base-rate Age Pension (with the Energy Supplement) the cost of living over the last year increased by $3.84 per week, but this was more than covered by the $6.85 a week increase in their income. Similarly, (but to a lesser extent) for a single person on the base rate of Newstart with two children, their cost of living over the last year went up by $5.99 per week, while their income increased by $8.84, leaving them $2.85 a week better off. Given that the rate of Newstart is linked to CPI, this last result appears at odds with the data showing that living costs increased by more than the CPI, but it is a result of the lag in the income adjustment. Given this time lag though, SACOSS expects that when the recent deflationary figures are incorporated in the Newstart indexation the rate increase will not cover rising costs.

SECTION 2: Cost of Living Pressures Survey

Rationale and Methodology

SACOSS recently engaged Mint Research to survey 500 low income households with three questions relating to cost of living pressures. The survey was conducted nationally with a mixture of online and telephone interviews, with 100 participants coming from South Australia and the Northern Territory. The survey was limited to those whose main source of income was a Centrelink benefit or who were eligible for the Low Income Health Care Card (ie. incomes below $536pw for a single person or $926 for a couple or single person with a dependent child).

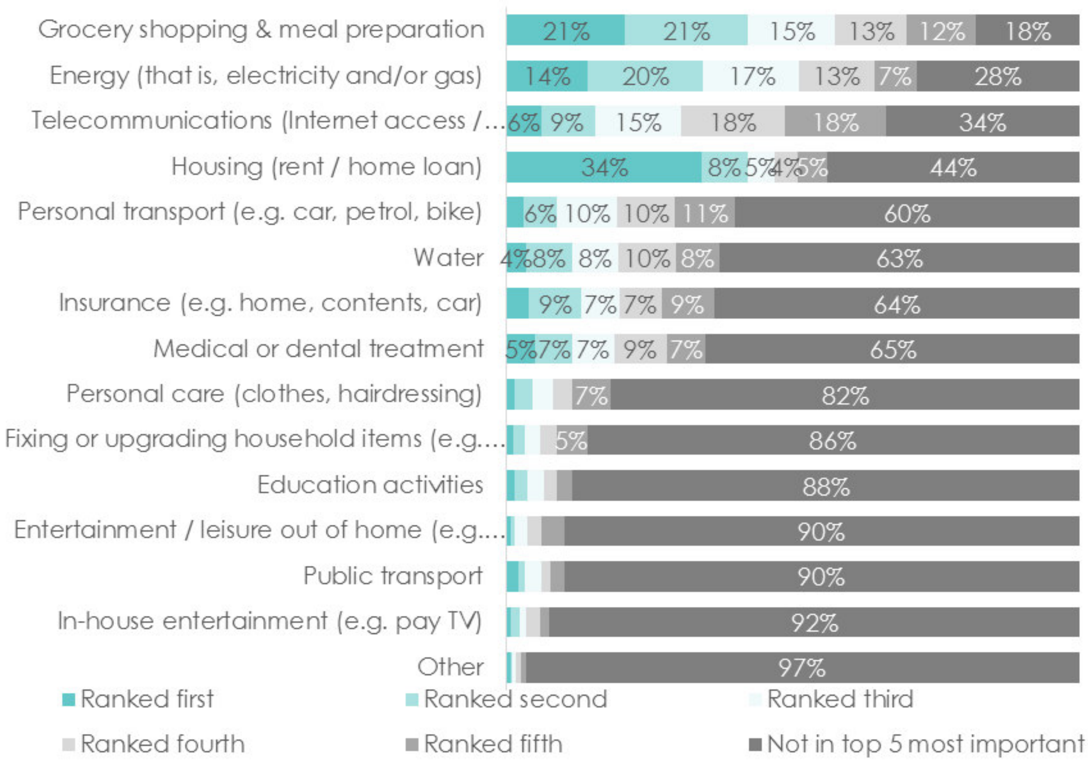
Unlike previous SACOSS *Cost of Living Updates* which have tracked prices of goods and services used by low income households, the survey data by definition looks at people's perceptions of prices and cost of living pressures. Such perceptions may not always reflect actual price changes (Phillips, 2012; McAuley, 2011; Soutphommasane, 2011) or the relative importance of particular household expenditures, but they are important – both because they can highlight particular pressure points, and because psychological stress caused by cost of living pressures is a real and important part of financial hardship.

Further, if the perception differs markedly from the data on actual price changes, then this may be important in highlighting the experience of cost of living pressures, and potentially also *non-price* issues that need to be addressed. For instance, much of the cost of living concern in the media in recent years has focused on electricity prices, yet electricity is actually a smaller part of household expenditure than other key expenditures like housing, food and transport. Energy costs accounted for around 2.6% of the average household budget in the 2009-10 *Household Expenditure Survey*, and around 4% for the lowest income quintile (ABS, 2011b). This probably underestimates current energy expenditure as steep price rises since then would make the proportions higher now, but the overall expenditure on energy is still likely to be far less than many other household items. The focus on electricity prices and the hardship caused is probably as much about these very rapid price increases and the lumpiness of the bills which makes it hard to budget and hard to pay when there is nothing to spare. By contrast, things like food or housing costs (rent or mortgage repayments) are a far greater proportion of household expenditure but are regular and more predictable payments.

Most important household expenditure

Figure 2 shows the goods and services identified by our survey respondents as being the most important factors in the household budget. The survey suggests that groceries/food, energy, telecommunications, housing, and personal transport were the items rated as most important (ie. they appeared in more respondents' top five than the other items).

Figure 2: Most Important Factors in the Household Budget



These results can be compared to the ABS household expenditure data to see if the survey respondents' perception of importance in the household budget matches the measured expenditure of equivalent households. The largest five areas of expenditure in the ABS living cost index basket of goods and services for pensioners and social security beneficiaries are:

- food – 20.6% of expenditure
- housing (including utilities) – 20.6% of expenditure
- recreation and culture – 10.3% of expenditure
- transport – 9.6% of expenditure
- household furnishings and equipment – 9.1% of expenditure (ABS, 2016b, Table 3).

Housing, food, transport clearly rate in both lists as being very important, while – as noted above – with over two-thirds of survey respondents highlighting the importance of energy bills, they feature far more highly in perception of impact on household budgets than their share of the budget would suggest.

The other noteworthy figure here is polarised responses around housing. One-third of survey respondents named housing as the most important factor in the household budget. This was substantially higher than any other item and aligns with the importance shown in the ABS data. However, in the survey 44% of respondents did not rate housing costs as being important in the budget. For those who own their own (un-mortgaged) home, housing costs are substantially less, and home ownership increases with age, so the responses probably reflect a high level of home ownership due to the older bias of the sample group. This discrepancy and the polarisation of responses highlight how household circumstances and budget pressures can differ between households – even on relatively similar incomes.

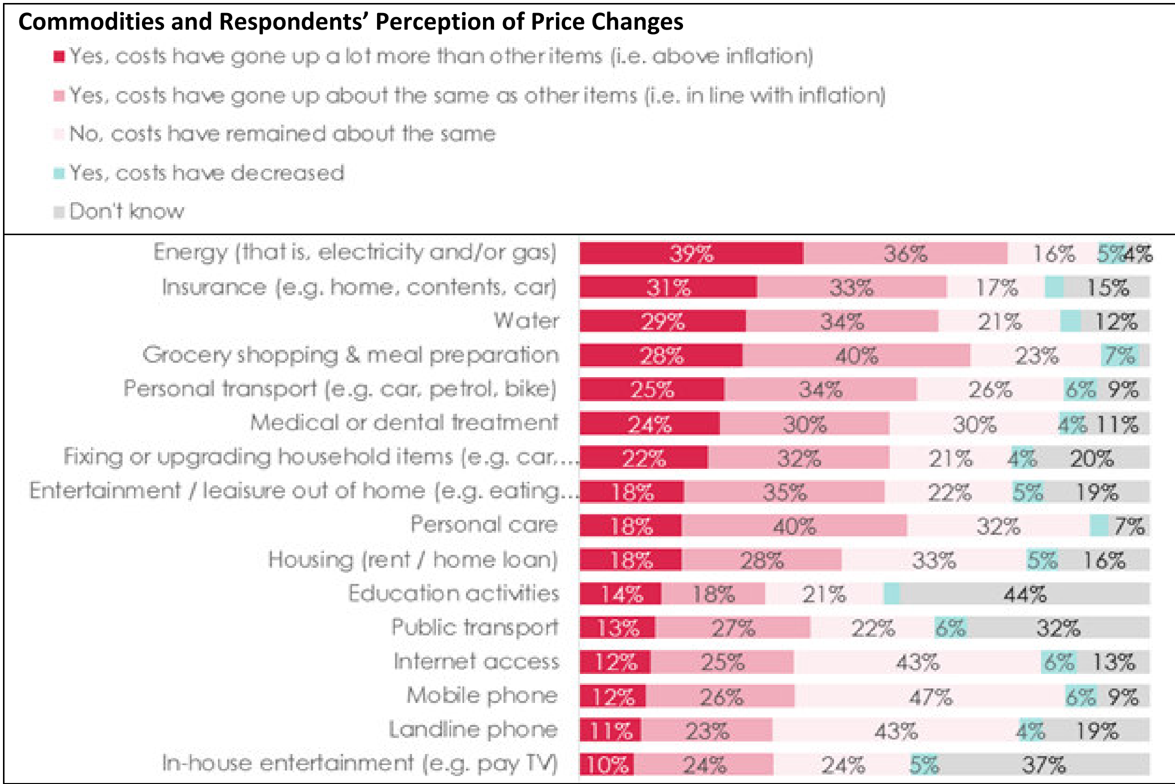
Finally, while the ABS data suggests that some 10.3% of social security recipients' expenditure goes to recreation and culture, this significant entertainment expenditure is not rated as important in the household budget by 90% of the survey respondents. This suggests that such recreation/entertainment expenditure is viewed as a residual – a discretionary expenditure if there is money left over rather than a major factor in making ends meet.

Overall, the perceptions of the survey respondents about what is important in the household budget align with the ABS data on actual expenditure on a number of key areas (eg. the importance of housing, food and transport costs), while the differences in the data highlight some important issues around household differences and approaches to household financial management.

Cost of Living Changes

The second question in the SACOSS survey asked respondents to consider changes over the last 12 months in the cost of those goods and services that they had identified as important in the household budget. The results are in figure three, which also lists the change in the annual CPI for those categories most closely associated with those household goods and services.

Figure 3: Changes in the Cost of Key Household Items



Commodity	Actual CPI Change (CPI All Groups = 1%)
Energy (that is, electricity and/or gas)	-2/0.8
Insurance (e.g. home, contents, car)	6.3
Water	2.6
Grocery shopping & meal preparation	-0.1
Personal transport (e.g. car, petrol, bike)	-3.0
Medical or dental treatment	5.4
Fixing or upgrading household items (e.g. car,...	1.6
Entertainment / leaisure out of home (e.g. eating...	0.8
Personal care	-3.0
Housing (rent / home loan)	0.7/1.5
Education activities	3.3
Public transport	0.1
Internet access	N/A
Mobile phone	N/A
Landline phone	N/A
In-house entertainment (e.g. pay TV)	N/A

(Source: Mint Research Survey, ABS, 2016c. Home loan figures from ABS, 2016a).

At first glance there would appear to be a significant discrepancy between the respondents' perceptions and the actual changes in price of these household items. However, the data needs to be treated with some caution as the survey categories (or what respondents would understand to be included in categories) may not be a direct match for CPI categories, and there may be particular changes *within* CPI categories that respondents are reacting to that impacted on them but which are then averaged out of the CPI statistics. It is also noteworthy that at least 10% of respondents saw prices increasing faster than inflation in every category – no matter what the actual price increases were, and even where prices came down markedly. This could be a marker of general financial hardship where *any* expenditure causes stress and feels like an increase, but it also fits a pattern observed by a number of commentators (McAuley, 2011) that people simply do not see real price decreases.

That said, there are also aggravating factors in two of the biggest examples above of where the overwhelming perception was of price rises, when in fact prices had decreased. The CPI data records the costs of private motoring decreasing by 3% over the year, but the price of fuel is crucial in this category and is quite volatile. Even though over the year fuel prices decreased by 11%, the day to day price varies so much that it is hard to keep track off, and it was in fact increasing during the quarter that this survey was conducted in. In these situations it is perhaps not surprising that one-quarter of all respondents believed it had gone up more than inflation. Similarly, if a person had to purchase a new car in this period, this would be such a big budget burden that it may feel like the cost of private motoring had gone up – regardless of the actual course of car prices or transport costs generally.

The other area where there was a big perception of price increases when the CPI actually fell was energy – although the "energy" category is a bit confused because it includes electricity (whose price fell 2%) and gas, where prices increased through the year (0.8%). There may also be regional variations in prices which are not reflected in the city-based CPI. However, the category is generally dominated by electricity usage and prices, and a massive three-quarters of recipients thought energy prices had increased in the last year – with 39% believing that the increase was more than inflation. Again, part of this discrepancy may be due to the general phenomenon of people not noticing price decreases, but it is undoubtedly also a legacy of massive rises in previous years to historically high prices that continue to shock the budget and cause payment difficulties for 30% of the survey group (see Figure 4 below).

Of the four cases where prices increased significantly above the general inflation rate, for insurance, water, and medical expenses the majority of respondents noted price increases, although only about half of those recognised those increases as being significantly above inflation. For insurance and medical expenses this lower awareness rate may in part be due to the differential impact on different households. As previous SACOSS *Cost of Living Updates* have noted, many low income households go without insurance (leaving them more vulnerable) and some households will have no or few health costs, and so they may not notice price changes (while those facing significant health costs will be more likely to notice the increase).

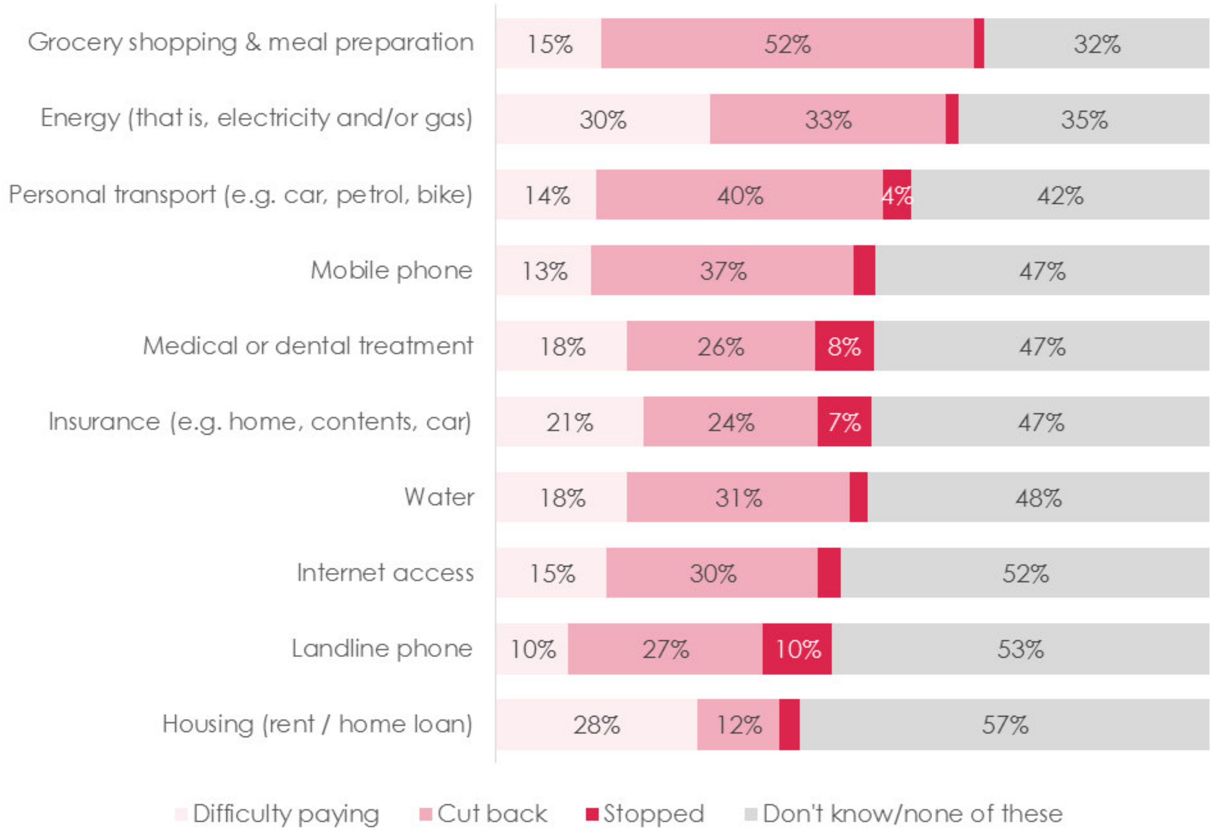
The fourth category where prices increased substantially above the general inflation rate was education where nearly half of respondents said that they did not know what had happened to prices. This was perhaps in part because of the older demographic bias in the survey, but also potentially because the "bills" are not regular and biggest price increases are at the beginning of each year – making it hard to remember the previous year.

Overall, the respondents' perceptions of price changes were much less closely related to the ABS data on actual price changes than in the previous comparison of perceptions of the importance of particular items in the household budget. However, this does not undermine the representativeness of the sample group or the importance of their perceptions. Rather, the analysis of the discrepancies reveals some important reasons for the differences, including the historically high energy costs and potentially the need to broaden the cost of living focus to things like health costs.

Financial Pressures

The final question in the Mint Survey related to the reaction to financial pressures – specifically, whether in the last 12 months the respondents had had difficulty paying for the particular expenditure, or had cut back or stopped consumption in that area for financial reasons. The results are recorded in Figure 4.

Figure 4: Consumption Changes due to Financial Pressure



Behind this jumble of figures is the stark reality of people struggling to make ends meet. Over half the people in the survey cut back on groceries and meal preparation for financial reasons, a third limited their use of electricity, gas and/or water, and 40% were less mobile than they wanted to be. Around one third of respondents cut back or stopped medical treatment for financial reasons, cut back or dropped telecommunications and/or cut back or dropped their insurance – all of which could potentially leave them sicker, more isolated and more vulnerable.

Without more data we don't know whether or to what extent this cutting back and stopping activities is simply good financial management or genuine deprivation. For instance, cutting back on telecommunications may mean dropping a Foxtel subscription if you lose your job – which might make economic sense, but it may also mean cutting back on data plans which impact on your ability to access government services, information and social relations. Similarly, cutting back on energy may mean being energy-wise and "turning lights off", or it may mean people turning off heating or cooling appliances which are vital to wellbeing for vulnerable people. To the extent that cutbacks are simply good financial management "cutting the coat according to the cloth", it undermines a stereotype of unemployed or social security recipients as responsible for their poverty because of poor money skills or bad personal decisions. However, given the overall low levels of household income of the survey recipients and that at least one in ten respondents have difficulty paying bills in every category of expenditure in Figure 4 (with 30% having difficulty paying energy bills), it is reasonable to assume that when people are cutting back on food, energy and medical treatment they are in fairly dire straits.

Implications for Income Support

These results, and the interpretation which suggests that on the whole there is competent financial management but still financial pressure and depravation, clearly point to the major problem being simply a lack of income. This in turn necessarily raises questions about the adequacy of the income support provided by our social security system, both in terms of the amount of income support payments and the targeting which sees those on low private incomes (ie. those on low income health card) not receiving additional support.

The lowest level income support payments are the base allowances like Newstart and Youth Allowance – currently (July 2016) at just $263.80 and $216.60 per week respectively (single no dependents, young person living away from home) (Centrelink, 2016). SACOSS, along with the national body ACOSS and the Councils of Social Service in other states and territories, has long highlighted the inadequacy of the Newstart payment in supporting those who are out of work, while business leaders have also noted that the poverty-level incomes are a barrier to those people finding employment (Morton, 2016).

The SACOSS *Cost of Living Update* released in February this year also showed that these base level payments (which are indexed to CPI) have fallen behind the cost of living over the last ten years (SACOSS, 2016) and that people on them were going backwards both in real terms and relative to the rest of the community. For this reason, SACOSS supports ACOSS' long-standing call for the establishment of a social security commission to advise government on the adequacy of income support payments on a regular basis and for better indexation of base level payments (ACOSS, 2014).

The survey data in this *Update* adds to those earlier analyses by highlighting some of the specific costs of that economic hardship with people cutting back or going without key household items. And yet despite this mounting evidence of deprivation and hardship, there has been no real increase in the base rates of those bottom level social security payments, and instead we have seen in recent federal budgets and election promises a further impoverishment of social security.

Table 3 below (which is based on advice from ACOSS) summarises the social security cuts and harmful changes which are currently pending – quite apart from the even more extreme unofficial proposals floated recently by some government MPs of cutting off benefits at arbitrary points in time (Viellaris, 2016).

Table 3: Pending Cuts to Social Security Payments

Payment Cut	Details	Effect	Budget Savings 2016-19
Removing the Energy Supplement	Energy Supplement will not be available for all new recipients of eligible payments	2.2m new benefit recipients (between 2016/17 and 2019/20) will payments lower than the current rate	$1,400m
Waiting period for Newstart	Impose a one-month waiting period before Newstart is paid to young people in Stream A.	Young people (up to 25 years) will be without income support for a significant period.	$1,845m
Increase eligibility age for Newstart	Increasing eligibility age from 22 to 24	Young jobseekers aged 22 and 23 will be paid Youth Allowance which is $47 to $121 per week less than NSA for a single person with no dependents (depending on living arrangements)	$671m
Family Tax Benefit changes	Pay a lower rate of FTB Part B to sole parents whose youngest child is between 12-17 Phase out FTB lump sum payments Freeze indexation of FTB rates until 2017	Lower income for families Potentially affecting 1.5m recipients of FTB A and 1.2m recipients of FTB B Potentially reducing real value of payment for 1.5m recipients of FTB A and 1.2m recipients of FTB B	$3,800
Cease Pensioner Education Supplement	Abolishes benefit	Decreases payment to 41,000 pensioners and sole parents	$296m
Reviews of Disability Support Pensioners	Extension of medical reviews for DSP recipients	30,000 DSP recipients to be subjected to medical review, potentially meaning many will be forced onto the much lower Newstart benefit	$62.1 (over 5 years)
Ending backdating of Carer Allowance claims	Current ability to backdate claims from date of lodgement to cease from 1 January 2017	Will impact on new applicants for Carer Allowance who, faced with new caring responsibilities or not knowing of payment, may have delayed application	$109m

These measures do little to address the structural imbalances in the Federal budget, but would cause additional hardship to those who, as the survey data above shows, are already struggling, cutting back and being left behind.

The conclusion is pretty obvious, if we actually want to support and include people in our society, and to provide them with income support so that they can take job and life opportunities when they arise, we need to abandon the measures above, and instead look to increasing the social security safety net.

APPENDIX: Explanatory Notes

1. CPI and Living Cost Indexes

The ABS Selected Living Cost Indexes uses a different methodology to the CPI in that the CPI is based on acquisition (i.e. the price at the time of acquisition of a product), while the living cost index is based on actual expenditure. This is particularly relevant in relation to housing costs where CPI traces changes in house prices, while the ALCI traces changes in the amount expended each week on housing (e.g. mortgage repayments). Further information is available in the Explanatory Notes to the Selected Living Cost Indexes (ABS, 2016b).

In that sense, the Selected Living Cost Indexes are not a simple disaggregation of CPI and the two are not strictly comparable. However, both indexes are used to measure changes in the cost of living over time (although that is not what CPI was designed for), and given the general usage of the CPI measure and its powerful political and economic status, it is useful to compare the two and highlight the differences for different household types.

2. Limitations of the Selected Living Cost Indexes

The Selected Living Cost Indexes are more nuanced than the generic CPI in that they measure changes for different household types, but there are still a number of problems with using those indexes to show cost of living changes faced by the most vulnerable and disadvantaged in South Australia. While it is safe to assume that social security recipients are among the most vulnerable and disadvantaged, any household-based data for multi-person households says nothing about distribution of power, money and expenditure within a household and may therefore hide particular (and often gendered) structures of vulnerability and disadvantage. Further, the living cost indexes are not state-based, so particular South Australian trends or circumstances may not show up.

At the more technical level, the Selected Living Cost Indexes are for households whose *predominant income* is from the described source (e.g. aged pension or government transfers). However, the expenditures that formed the base data and weighting (from the 2009-*10 Household Expenditure Survey*) add up to well over the actual social security payments available (even including other government payments like rent assistance, utilities allowance and family tax benefits). Clearly many households in these categories have other sources of income, or more than one social security recipient in the same household. Like the CPI, the Living Cost Index figures reflect broad averages (even if more nuanced), but do not reflect the experience of the poorest in those categories.

Another example of this "averaging problem" is that expenditures on some items, like housing, are too low to reflect the real expenditures and changes for the most vulnerable in the housing market – again, because the worst case scenarios are "averaged out" by those in the category with other resources. For instance, if one pensioner owned their own home outright they would generally be in a better financial position than a pensioner who has to pay market rents – but if the market rent were $300 per week, the average expenditure on rent between the two would be $150 per week, much less than what the renting pensioner was actually paying.

The weightings in the Selected Living Cost Indexes are also based on a set point in time (from the 2009-10 *Household Expenditure Survey*) and can't be changed until the next survey. In the meantime, the price of some necessities may increase rapidly, forcing people to change expenditure patterns to cover the increased cost. Alternatively or additionally, expenditure patterns may change for a variety of other reasons. However, the weighting in the indexes does not change and so does not track the expenditure substitutions and the impact that has on cost of living and lifestyle.

Finally, the Selected Living Cost Indexes' household income figures are based on households that are the average size for that household type: 1.52 people for the aged pensioners, and 2.57 for the other social security recipients (ABS, 2013b). This makes comparison with allowances difficult. This *Update* focuses on single person households or a single person with two children (to align to the other social security recipient household average of 2.57 persons). However, this is a proxy rather than statistical correlation.

It is inevitable that any summary measure will have limitations, and as noted in the main text, the Selected Living Cost Indexes provide a robust statistical base, a long time series, and quarterly tracking of changes in the cost of living which is somewhat sensitive to low income earners.

3. Income Support Payment Calculations – June 2016

Even using the base rate of benefits, the calculation of the relevant weekly incomes is difficult because of the complexity of the income support system which means that payment eligibility and rates change depending on the exact circumstances of the household (eg. age of children, assets). The calculation is also complex because of changes over time in eligibility and available benefits. However, based on an assumption of a single Aged Pensioner and a single Newstart recipient with two children (aged 10 and 14) – with neither receiving Commonwealth Rent Assistance, the basic income supports payments are as follows:

Rates at 30 June 2015

	Base Rate	Pension Supple-ment	Household Assistance Package	FTB A child u13	FTB A child 13-15	FTB B	Pharmac Benefit	TOTAL PAYMENT
Aged Pension	$391.10	31.95	7.05					$430.10
Newstart - 2 children	$280.90		4.75	88.41	115.01	52.50	3.1	$544.67

Rates at 30 June 2016

	Base Rate	Pension Supple-ment	Household Assistance Package	FTB A child u13	FTB A child 13-15	FTB B	Pharmac Benefit	TOTAL PAYMENT
Aged Pension	$397.40	32.50	7.05					$436.95
Newstart - 2 children	$285.40		4.75	89.88	116.97	53.41	3.1	$553.51

4. Mint Survey Methodology and Demographics

The cost of living responses reported in this *Update* were part of a broader survey (on other issues) conducted by Mint Research over a two week period in May 2016 – ie. in the middle of the June Quarter.

The survey was conducted with a random sample of 523 low income respondents via a mix of online and telephone surveys.

Respondents were spread relatively evenly across the country (see Figure 5), while the age range of respondents was biased slightly towards older users as per Table 4.

Figure 5 Geographic spread of survey respondents

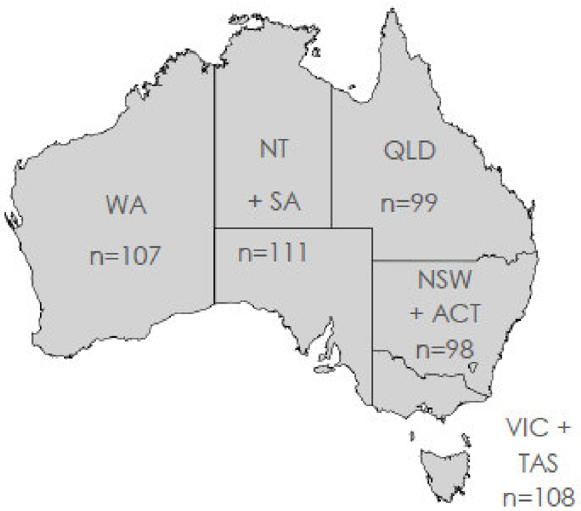


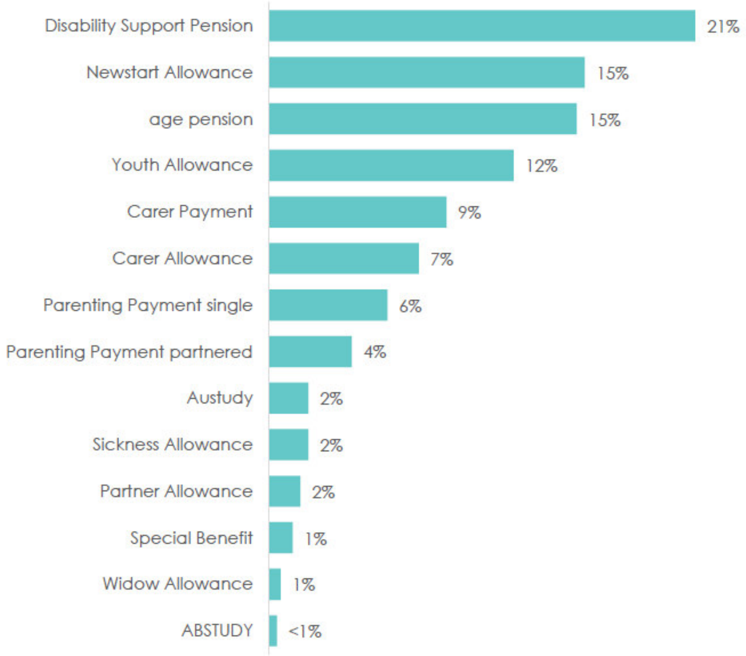
Table 4: Age of Respondents

Age Group	Survey Share
16-21 years	9%
22-29 years	15%
30-39 years	14%
40-49 years	13%
50-59 years	17%
60-64 years	17%
65 years or over	15%

59% percent of survey respondents were female, and over half of respondents were living in multi-adult households (ie. with a partner, and/or with children over 15 years old, or a shared house). 23% of respondents lived alone, while 15% lived with children.

The survey was targeted to low income households and 80% of respondents were receiving income support payments, with the major categories set out in Figure 6. The remaining 20% were on the Low Income Health Card (eligibility for which cuts out at an income of $536 per week for a single person with no children, or $926 per week for a couple with no children or a single person with a dependent child (DHSa, 2016)).

Figure 6: Representation of Income Support Payments among Survey Respondents



71% of respondents had received Centrelink payments for 9 or more months, the remaining 29% for less than 9 months.

The survey questions which form the basis of the data in this report were as follows (and although they were part of a broader survey, they were first questions asked)

- Q1: Thinking about the costs of daily life, please select the five most important factors in you/your family's day to day household budget (selection based on randomised list of factors in Figure 3).
- Q2: Compared to twelve months ago, do you believe that there has been any change in costs associated with paying any of the following (list of factors as above)?
- Q3: In the last 12 months, have you/your family had difficulty paying, cut back or stopped using or doing any of the following for cost/financial reasons?

Sources

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